

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Luis Osvaldo Batista  
Debtor

Case No. 18-00021-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Sep 21, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 89

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2023:

Recip ID	Recipient Name and Address
db	+ Luis Osvaldo Batista, 129 S 4th Street, Apt B, Steelton, PA 17113-2401
cr	+ Borough of Steelton and Steelton-Highspire School, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
md	#+ D Troy Sellars, Office of the U.S. Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr	+ Steward Financial Services, c/o Jennifer Gould/Stark & Stark, 993 Lenox Drive, Bldg. 2, Lawrenceville, NJ 08648-2316
5008129	+ ADT BILLING DEPT, 3190 SOUTH VAUGHN WAY, AURORA, CO 80014-3512
5008131	+ ADVANCED PAINCARE, 2501 N THIRD STREET, 3RD FL, HARRISBURG, PA 17110-1904
5471819	+ Borough of Steelton, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5008136	+ CANUTE BARBOZA, 647 BRISBAIN LANE, ENOLA, PA 17025-1557
5014830	+ CHALMERS A. SIMPSON , JR., P.O. BOX 5533, HARRISBURG , PA 17110-0533
5008147	+ CITY OF HARRISBURG, TAX & ENFORCEMENT OFFICE STE 305-A, CITY GOVERNMENT CENTER, 10 N 2ND STREET, HARRISBURG, PA 17101-1677
5008151	COMMONWEALTH OF PA, DEPT OF REV, BUREAU OF COMPLIANCE, PO BOX 280947, HARRISBURG, PA 17128-0947
5008150	COMMONWEALTH OF PA, DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAX, DEPT 280431, HARRISBURG, PA 17128-0431
5008156	+ DAUPHIN COUNTY TAX CLAIM, 2 SOUTH 2ND STREET, HARRISBURG, PA 17101-2047
5008157	+ EHRLICH, 491 BLUE EAGLE AVENUE, HARRISBURG, PA 17112-2314
5008158	+ FIRST DATA GLOBAL LEASING, PO BOX 173845, DENVER, CO 80217-3845
5008162	+ JOSPEH M SEMBROT, ESQ, GOLDBERG KATZMAN PC, 4250 CRUMS MILL RD, PO BOX 6991, HARRISBURG, PA 17112-0900
5008163	+ KEYSTONE COLLECTIONS GROUP, PO BOX 559, IRWIN, PA 15642-0559
5064962	+ Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
5008165	+ MARIANNE F REIDER, 123 NORTH FRONT ST, STEELTON, PA 17113-2238
5008166	+ MBF LEASING INC, 525 WASHINGTON BLV 15TH FLOOR, JERSEY CITY, NJ 07310-2603
5008167	+ MICHAEL E LEWIS, 163 SOUTH 4TH STREET, HARRISBURG, PA 17113-2402
5008170	+ NORTH SHORE AGENCY CORRESPONDENCE, PO BOX 9221, OLD BETHPAGE, NY 11804-9021
5008172	+ OAR, PO BOX 239, GIBBSBORO, NJ 08026-0239
5008174	+ ORTHOPEDIC INSTITUTE OF PA, 3399 TRINDE ROAD, CAMP HILL, PA 17011-2286
5008175	+ PAGE & ASSOCIATES LLC, 4076 MARKET STREET, STE 201, CAMP HILL, PA 17011-4225
5008176	+ PATHOLOGY ASSOC OF CEN PA, 4520 UNION DEPOSIT ROAD, HARRISBURG, PA 17111-2910
5008178	+ PINNACLE HEALTH EMERGENCY, 6880 W SNOWVILLE ROAD, SUITE 210, BRECKSVILLE, OH 44141-3255
5008179	+ PINNACLE HEALTH HOSPITALS, PO BOX 2353, HARRISBURG, PA 17105-2353
5008182	+ PPL ELECTRIC UTILITIES, ATTN: BANKRUPTCY DEPT, 827 HAUSMAN ROAD, ALLENTOWN PA 18104-9392
5008184	+ QUAL AST REC, 7 FOSTER AVE, GIBBSBORO, NJ 08026-1191
5008185	+ RIVERSIDE ANES ASSOC LTD, 1 RUTHERFORD RD, STE 101, HARRISBURG, PA 17109-4540
5008186	+ RMS, PO BOX 361598, COLUMBUS, OH 43236-1598
5008191	+ STEVE BEHNEY, 501 BOSLER AVE, LEMOYNE, PA 17043-1815
5008192	+ STEVEN LEWIS, 163 S 4TH ST, STEELTON, PA 17113-2402
5008193	+ STEWARD FINANCIAL, PO BOX 39, MAPLE SHADE, NJ 08052-0039
5239044	+ Steelton-Highspire School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5029567	+ Steward Financial Services, c/o Stark & Stark, P.C., 993 Lenox Drive, Lawrenceville, NJ 08648, Attention: Jennifer D. Gould, Esquire 08648-2316
5008197	+ THE PINES, 301 N PROGRESS AVENUE, HARRISBURG, PA 17109-6533
5008202	+ WALNUT CROSSING APARTMENTS, 3300 UNION DEPOST ROAD, HARRISBURG, PA 17109-5723

5008204 + WEST SHORE ENDOSCOPY CTR, 423 N 21ST ST, SUITE 102, CAMP HILL, PA 17011-2207  
 5008205 YORK WASTE DISPOSAL, 3730 SANDHURST DRIVE, YORK, PA 17406-7935

TOTAL: 41

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: rperez@arcadiarecovery.com	Date/Time	Recipient Name and Address
5008127		Sep 21 2023 18:36:00	ACCOUNT RECOVERY BUREAU INC, 645 PENN STREET, STE 400, READING, PA 19601-3559
5008128	Email/Text: rperez@arcadiarecovery.com	Sep 21 2023 18:36:00	ACCOUNTS RECOVERY BUREAU INC, 645 PENN ST STE 400, READING, PA 19601-3559
5008130	+ Email/Text: amscbankruptcy@adt.com	Sep 21 2023 18:36:00	ADT SECURITY SERVICES, 3190 S VAUGHN WAY, AURORA, CO 80014-3541
5015589	+ Email/Text: amscbankruptcy@adt.com	Sep 21 2023 18:36:00	ADT Security Services Inc., 3190 South Vaughn Way, Aurora, CO 80014-3541
5008132	+ Email/Text: documents@apellesnow.com	Sep 21 2023 18:36:00	APPELLES, 3700 CORPORATE DR STE 240, COLUMBUS, OH 43231-5001
5008133	^ MEBN	Sep 21 2023 18:33:40	ARCADIA RECOVERY BUREAU, PO BOX 6768, WYOMISSING, PA 19610-0768
5017548	+ EDI: PHINAMERI.COM	Sep 21 2023 22:39:00	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
5008134	EDI: BANKAMER.COM	Sep 21 2023 22:39:00	BANK OF AMERICA, BANKRUPTCY DEPARTMENT, 4161 PIEDMONT PARKWAY, GREENSBORO, NC 27410
5008135	Email/Text: Bankruptcy@BAMcollections.com	Sep 21 2023 18:36:00	BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
5034696	+ EDI: BANKAMER2.COM	Sep 21 2023 22:39:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5008137	EDI: CAPITALONE.COM	Sep 21 2023 22:39:00	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5008141	+ EDI: CBCSI.COM	Sep 21 2023 22:39:00	CBCS, PO BOX 1810, COLUMBUS OH 43216-1810
5008142	+ Email/Text: compliance@contractcallers.com	Sep 21 2023 18:36:00	CCI, 501 GREENE STREET, 3RD FL, STE 302, AUGUSTA, GA 30901-4415
5008146	+ Email/Text: docs@chaserrec.com	Sep 21 2023 18:36:00	CHASE RECEIVABLES, 1247 BROADWAY, SONOMA, CA 95476-7503
5008148	+ EDI: COMCASTCBLCENT	Sep 21 2023 22:39:00	COMCAST CABLE (BK Notices), 1555 SUZY ST, LEBANON, PA 17046-8318
5008149	EDI: PENNDEPTREV	Sep 21 2023 22:39:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5008149	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 21 2023 18:36:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5008154	Email/Text: Collections_Bankruptcies@encoreexchange.com	Sep 21 2023 18:36:00	COMPUTER CREDIT, INC, CLAIM DEPT 006301, 470 W HANES MILL ROAD, PO BOX 5238, WINSTON SALEM, NC 27113-5238
5008155	+ EDI: CONVERGENT.COM	Sep 21 2023 22:39:00	CONVERGENT OUTSOURCING INC, 800 SW 39TH STREET, PO BOX 9004, RENTON, WA 98057-9004

5015271	EDI: CAPITALONE.COM	Sep 21 2023 22:39:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5008153	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Sep 21 2023 18:36:00	COMMONWEALTH OF PA, BUREAU OF UC BENEFITS/ALLOWANCES, PO BOX 67503, HARRISBURG, PA 17106
5008199	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Sep 21 2023 18:36:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5008159	+ EDI: PHINAMERI.COM	Sep 21 2023 22:39:00	GM FINANCIAL-BANKRUPTCY DEPT, PO BOX 183853, ARLINGTON, TX 76096-3853
5008160	EDI: IRS.COM	Sep 21 2023 22:39:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5008145	Email/Text: info@pamd13trustee.com	Sep 21 2023 18:36:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5013435	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 21 2023 18:36:00	MIDLAND FUNDING LLC, MIDLAND CREDIT MANAGEMENT, INC. as agent, for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
5008168	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 21 2023 18:36:00	MIDLAND FUNDING LLC, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2710
5008169	Email/Text: Bankruptcies@nragroup.com	Sep 21 2023 18:36:00	NATIONAL RECOVERY AGENCY, PO BOX 67015, HARRISBURG PA 17106-7015
5008171	^ MEBN	Sep 21 2023 18:33:37	NORTHSTAR LOCATION SERVICES LLC, 4285 GENESEE STREET, CHEEKTOWAGA, NY 14225-1943
5016443	EDI: AGFINANCE.COM	Sep 21 2023 22:39:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN, 47731-3251
5008173	EDI: AGFINANCE.COM	Sep 21 2023 22:39:00	ONEMAIN FINANCIAL ATTN: BK NOTICES, PO BOX 3251, EVANSVILLE, IN 47731-3251
5033623	Email/Text: Bankruptcy.Notices@pnc.com	Sep 21 2023 18:36:00	PNC BANK, PO BOX 94982, CLEVELAND OH 44101
5008180	Email/Text: Bankruptcy.Notices@pnc.com	Sep 21 2023 18:36:00	PNC MORTGAGE, BANKRUPTCY DEPT, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342
5008181	EDI: PRA.COM	Sep 21 2023 22:39:00	PORTFOLIO RECOVERY ASSOCIATES LLC, BK NOTICES, PO BOX 41067, NORFOLK, VA 23541
5029440	EDI: PRA.COM	Sep 21 2023 22:39:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5008444	+ EDI: RECOVERYCORP.COM	Sep 21 2023 22:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5015824	EDI: PENNDEPTREV	Sep 21 2023 22:39:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
5015824	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 21 2023 18:36:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
5008187	+ Email/Text: DeftBkr@santander.us	Sep 21 2023 18:36:00	SANTANDER BANK NA, OVERDRAFT COLLECTIONS 10-421-MC3, 450 PENN STREET, READING, PA 19602-1011
5030084	Email/Text: legalservices12@snaponcredit.com	Sep 21 2023 18:36:00	Snap-on Credit LLC, 950 Technology Way, Suite 301, Libertyville, IL 60048
5008188	Email/Text: legalservices12@snaponcredit.com	Sep 21 2023 18:36:00	SNAP ON CREDIT(p), 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE, IL

5008189	EDI: AISSPRINT	Sep 21 2023 22:39:00	60048-5339 SPRINT BANKRUPTCY, PO BOX 7949, OVERLAND PARK, KS 66207
5023670	EDI: AISSPRINT	Sep 21 2023 22:39:00	Sprint Corp, Attention Bankruptcy, PO Box 7949, Overland Park, KS 66207-0949
5008190	+ Email/Text: home.fss-bankruptcy.934c00@statefarm.com	Sep 21 2023 18:36:00	STATE FARM FIRE & CASUALTY CO, 100 STATE FARM PLACE, BALLSTON SPA, NY 12020-3722
5008194	EDI: RMSC.COM	Sep 21 2023 22:39:00	SYNCB/VCF, PO BOX 965061, ORLANDO, FL 32896-5061
5008196	+ EDI: CITICORP.COM	Sep 21 2023 22:39:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5008198	+ Email/Text: BCN@timepayment.com	Sep 21 2023 18:36:00	TIME PAYMENT CORP, 1600 DISTRICT AVE, STE 200, BURLINGTON, MA 01803-5076
5008200	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Sep 21 2023 18:36:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5008201	EDI: VERIZONCOMB.COM	Sep 21 2023 22:39:00	VERIZON BANKRUPTCY DEPT, 500 TECHNOLOGY DR, STE 550, SAINT CHARLES, MO 63304-2225
5008203	EDI: WFFC2	Sep 21 2023 22:39:00	WELLS FARGO BANK, ATTN: BANKRUPTCY DEPT, ONE HOME CAMPUS, #2301 01A, DES MOINES IA 50328-0001

TOTAL: 50

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5008140		CARMEN LOPEZ
5008143		CD EAST FAMILY HEALTH & WELLNESS, Address removed per entry 68
5008152		COMMONWEALTH OF PA
5008183		PROVIDENCIA MARCANO, ADDRESS REMOVED PER ENTRY 33
5008195		TARA NEALY
cr	*+	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	*+	Chalmers A. Simpson, Jr., P.O. Box 5533, Harrisburg, PA 17110-0533
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Steelton-Highspire School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
5038090	*+	Americredit Financial Services, Inc. Dba GM Financ, P.O. Box 183853, Arlington, TX 76096-3853
5008139	*+	CAPITAL TAX COLLECTION BUREAU, 506 S STATE ROAD, MARYSVILLE, PA 17053-1010
5008161	*	IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5008138	##+	CAPITAL TAX COLLECTION BUREAU, 506 S STATE ROAD, MARYSVILLE, PA 17053-1010
5008144	##+	CHALMERS A SIMPSON JR, 501 MACLAY STREET #9, HARRISBURG, PA 17110-2354
5008164	##+	LEASE FINANCE GROUP LLC, 525 WASHINGTON BLVD, 15TH FL, JERSEY CITY, NJ 07310-2603
5008177	##+	PENN CREDIT CORP, 916 S 14TH STREET, HARRISBURG, PA 17104-3425

TOTAL: 5 Undeliverable, 7 Duplicate, 4 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 23, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2023 at the address(es) listed below:

Name	Email Address
D. Troy Sellars	on behalf of Mediator D Troy Sellars D.Troy.Sellars@usdoj.gov ustpregion03.ha.ecf@usdoj.gov
Dorothy L Mott	on behalf of Debtor 1 Luis Osvaldo Batista DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC Bank N.A. bkgroup@kmllawgroup.com
James Randolph Wood	on behalf of Creditor Steelton-Highspire School District jwood@portnoffonline.com jwood@ecf.inforuptcy.com
James Randolph Wood	on behalf of Creditor Borough of Steelton and Steelton-Highspire School District jwood@portnoffonline.com jwood@ecf.inforuptcy.com
Jennifer D Gould	on behalf of Creditor Steward Financial Services jennifer.gould@volvo.com mdepietro@stark-stark.com;lsciscio@stark-stark.com
Kara Katherine Gendron	on behalf of Debtor 1 Luis Osvaldo Batista karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	<u>Luis Osvaldo Batista</u>		Social Security number or ITIN    xxx-xx-0886	
	First Name	Middle Name	Last Name	EIN    -----
Debtor 2 (Spouse, if filing)	<u>First Name    Middle Name    Last Name</u>		Social Security number or ITIN    -----	
			EIN    -----	
United States Bankruptcy Court    Middle District of Pennsylvania				
Case number: <u>1:18-bk-00021-HWV</u>				

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Luis Osvaldo Batista  
aka Luis Osvaldo Batista Hiraldo, fdba Batista's  
Auto Repair, Inc, fdba BNT Auto Sales, fdba  
B-N-T Automotive, Inc, fdba Center City Auto  
Repair, Inc

By the  
court:

9/21/23



Henry W. Van Eck, Chief Bankruptcy  
Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**